

December 31, 2018

Mr. William P. Miller  
Bankruptcy Administrator  
101 S. Edgeworth Street  
Greensboro, NC 27401

**Re: Bankruptcy Case No.: 17-11389 – Lisa Richardson Henderson**

Dear Mr. Miller:

I am writing you because I have a serious suspension regarding the manner, in which, my bankruptcy case is being handled by the Trustee Ms. Anita Troxler and attorney Tommy Blalock is not on the up-and-up. I'm not sure how these matters are handled, but I do know that my case has indications of fraud.

I spent all weekend researching how the Creditors should be ranked and paid on a monthly basis. Ms. Troxler and attorney Tommy Blalock are in some wired agreement that is costing me almost \$30,000 plus in fees and interest. If you look over my case, I was in debt for only **\$50,000** give or take a few hundred. This year I paid an extremely high rate of **\$1,875** on a salary of **\$45,000** year and I didn't start working until May 15, 2018, I was on Workers' Comp only receiving \$1,900 monthly (Jan-Feb.). To make matters worse, the rate is going up to **\$2,550** a month, which is almost my entire check of **\$2,775.80** after taxes and deductions, leaving only **\$225.80** each month.

I drive over 94 miles one-way to Raleigh each day to work, \$225.80 will not allow me the ability to continue to work in Raleigh. I notice that Ms. Troxler and Mr. Blalock are not following the Bankruptcy Rules and Regulations, as it relates to my case and potentially maybe many others. My priority "secured" Creditors have not been paid according to the Chapter 13 Rules & Regulations. In fact, Ms. Troxler paid non-secured funds, attorney Blalock, and herself prior to paying the secured creditors.

This action has cost me 3 months of **late payments** to the Mortgage Company, which clearly incurs penalties, interest, and fees that were unnecessary, unfair and criminal. I noticed that Ms. Troxler paid my former mortgage company DiTech \$7,617.06 and the new company Caliber Home \$2,335.24 for a total of \$9,952.30. These payments are not listed on Caliber Home's bill statement. I have documentation that will show that when my case was filed I was 12 months behind for a total of \$12,000. Since, Ms. Troxler has gotten involved my mortgage has increased up to **\$138,492.34**. I only owed \$122,000+ on the principle of the loan plus an outstanding \$12,000 for a total of **\$134,000** (give or take). If you added up, what I'm supposed to pay back to the Creditors, its well over **\$30,000** above and beyond the original **\$50,000** I started out owing, these payments will equal **\$83,750**, not including the **\$10K** lump-sum, I dropped-off to the Chapter 13 office (hand-delivered) on December 21<sup>st</sup> at 8:30 a.m.

I am being cheated, railroaded, and charged exuberant interest/fees that Ms. Troxler is either paying herself or getting kickbacks. Not to mentioned, she paid the attorney his **entire** fee on April 30, 2018, before paying the mortgage company, which is a **secured** priority debt. In 2018 I paid \$22,550.01 and expected to pay \$61,200 over the next 24 months, plus I paid a **lump-sum of \$10,000.00** to Ms. Troxler on December 21, 2018, which was not entered into the National Data Center website until I sent an email to Mr. Blalock regarding feeling cheated out of my monies and the payment not being processed on

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December 21, 2018, which should have been done that same day, considering the certified cashier's check was delivered at 8:30 a.m.

There is something very crooked about my case and potentially every case that Ms. Toxler and Mr. Blalock are handling. Therefore, I'm requesting an audit be conducted on my account immediately! Ms. Troxler is paying those that are not secured first and allowing the penalties, interest, and fees for secured loans to compile, thus costing me more.

I thought filing Chapter 13 was a way to payoff what I owe, not penalize, devastate, and attempt to destroy my financial wellbeing. If you don't feel action is necessary or required from your office, I will be forced to seek legal action against the Agency, Ms. Troxler, and Mr. Blalock for misrepresentation and fraud.

I pray this letter reaches both you and Ms. Susan W. in good health. By-the-way I received an automated email from NDC, around 1 o'clock or so this morning, stating that \$10,000.00 was entered, deducted, and reentered again into my account. Please note: I sent a letter to the Honorable Judge Kahn regarding my concerns (*attached for your information*).

If you need to reach me, please feel free to contact me on my mobile phone.

Sincerely,

A handwritten signature in dark ink, appearing to read 'Lisa R. Henderson', with a long horizontal flourish extending to the right.

Lisa R. Henderson

Debtor

(443) 820-6573 mobile

(910) 828-4093 home

(919) 733-0825 work

Cc: Susan W., Bankruptcy Administrator (assigned case)

**621 Martin Street, P.O. Box 1044, Biscoe, NC 27209-1044**



December 28, 2018

The Honorable Judge Benjamin A. Kahn  
U.S. Bankruptcy Court  
Middle District of North Carolina  
P.O. Box 26100  
Greensboro, NC 27402-6100

**Re: Bankruptcy Case No.: 17-11389 – Lisa Richardson Henderson**

Dear Judge Kahn:

I am writing you because I have a serious problem with the manner that my Bankruptcy case is being handled by the Trustee Ms. Anita Troxler and attorney Tommy Blalock. I'm not sure how these matters are handled, but I do know everyone has someone they report to (i.e., supervisor).

Let me layout what has happened. I reached out to my attorney, Mr. Blalock to request that he contact the Trustee's office, to enable me to pay a \$10,000.00 lump sum on **December 10, 2018**. After waiting two weeks and not hearing anything, I decided to call Ms. Troxler's office personally, on **December 20, 2018**, to inquire about Mr. Blalock's inquiry on my behalf.

Ms. Troxler never takes calls, therefore, I spoke with Ms. Rogers regarding my request. Ms. Rogers, in turn, placed me on hold to ask Ms. Troxler about the lump-sum request from Mr. Blalock. Ms. Rogers stated "Ms. Troxler said he mentioned it informally while at court but there is no email or written statement regarding your request." That's when I asked Ms. Rogers, "Why did you pay Mr. Blalock the full amount of his fees up front and now he's not very responsive to me (the client)?"

Ms. Rogers stated that I haven't heard that about Mr. Blalock before but we pay him over several months. After checking the website that statement isn't true. Mr. Blalock was paid \$4,200.00 in a lump sum payment on April 30, 2018, prior to paying the creditors. I was also told that Mr. Blalock met his **responsibility to me when he filed the paperwork and that he is no longer required to assist in my case.**

Someone owes a very **clear explanation** regarding charging \$4,500 to only file paperwork!

I assume my statement regarding Mr. Blalock's lack of response upset Ms. Troxler, therefore, my payment of \$10K was not processed timely, not entered into the National Data Center system, which has a 3:00 p.m. deadline to be entered the same-day. I personally dropped-off the payment to the Chapter 13 Office at 500 W. Friendly Avenue, Suite 200 at **8:30 a.m. on December 21, 2018**. After checking the NDC website on **December 21** evening and **December 28, 2018, at 5:40 a.m.** I notice that my payment **had not been entered** and that Ms. Troxler **did not follow the Rules & Regulations related to posting of payments.**

I found discrepancies and I would like **an audit of my account**, immediately from an outside source, and an explanation 1) why Ms. Troxler paid herself and Mr. Blalock prior to paying the Creditors? 2) What should I do when my attorney is non-responsive (after receiving **full payment 4/30/18**)? And 3) It appears that payments are not being processed properly and promptly 4) It is evident that my Creditors did not receive payment until April 2018, which caused me to receive interest fees and late payment charges.

These are serious allegations, which are very noticeable and disturbing. I believe that all cases under Ms. Troxler should be audited. Hopefully, you'll see what I'm seeing and do what is necessary to correct a potentially serious on-going problem. That's why my **2019** payments **jump** from **\$1,875** to **\$2,550** a month, which is clearly above and beyond what should be paid considering I only received **\$2,700** a month in salary after taxes.

I will await your response prior to contacting the local media and/or other government entities. I enclose for your review and information the email chain from Mr. Blalock, a copy of \$10,000.00 "certified" check, and the accounts ledger for my case.

Sincerely,

A handwritten signature in black ink, appearing to read "Lisa R. Henderson", with a long horizontal line extending to the right.

Lisa R. Henderson

Debtor

(443) 820-6573 mobile

(910) 828-4093 home

(919) 733-0825 work

**621 Martin Street, P.O. Box 1044, Biscoe, NC 27209-1044**



**Henderson, Lisa**

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**From:** Tommy S. Blalock, III <tblalock@blalocklawoffices.com>  
**Sent:** Friday, December 28, 2018 9:14 AM  
**To:** Henderson, Lisa  
**Subject:** RE: Lump Sum Payment

Lisa,

I have been advised that your payment should post sometime today so you should be able to check NDC tonight to verify that it has posted.

As far as your January payment goes, you can wait to make that payment until the Trustee re-calculates what it will need to be based on the lump sum payment, and based on my conversation with the Trustee, she should be able to let us know that sometime next week.

--  
Tommy S. Blalock, III  
Blalock Law Offices, P.A.  
620 Green Valley Road, Suite 209  
Greensboro, North Carolina 27408  
(336) 274-2343  
tblalock@blalocklawoffices.com

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-----Original Message-----

From: Henderson, Lisa <lhenderson@ncuc.net>  
Sent: Friday, December 28, 2018 8:10 AM  
To: Tommy S. Blalock, III <tblalock@blalocklawoffices.com>  
Cc: lhenders@gmail.com  
Subject: RE: Lump Sum Payment  
Importance: High

Mr. Blalock,

I called the Trustee's office yesterday (Thursday, December 27th) and spoke again with Ms. Rogers. To my surprise, Ms. Troxler has not entered my payment of \$10,000.00 into the NDC system. This is unacceptable, considering I dropped-off the payment on December 21, 2018, hand-delivered at 8:30 a.m. I'm writing a letter to the Judge letting him know about the handling of my payment, request he appoint a new Trustee, and request my account be reviewed.

I'm extremely disappointed in the manner this payment has been handled and will be contacting Ms. Troxler's supervisor to see why this payment was not processed on December 21, 2018, in a timely manner considering what time I dropped it off.

Sincerely,

Lisa Henderson

-----Original Message-----

From: Henderson, Lisa  
Sent: Friday, December 21, 2018 11:50 AM  
To: Tommy S. Blalock, III <tblalock@blalocklawoffices.com>  
Cc: lhenders@gmail.com  
Subject: RE: Lump Sum Payment

Ok. Thank you.

Lisa

-----Original Message-----

From: Tommy S. Blalock, III [mailto:tblalock@blalocklawoffices.com]  
Sent: Friday, December 21, 2018 11:26 AM  
To: Henderson, Lisa <lhenderson@ncuc.net>  
Subject: RE: Lump Sum Payment

Hi Lisa,

Thank you for updating me. I had not yet heard from the Trustee but I just got off the phone with her after seeing your email about making the lump sum payment. She has your file on her desk and is she said it would be fine for her to recalculate to lower your payment based on the lump sum payment you made. But she said she probably won't get to it until after Christmas and she should be back in touch with you and I by the first week in January to let us know what your payment can reduce to starting in January and advised that you shouldn't make a payment until you hear from her in early January so you will know what payment to make.

--

Tommy S. Blalock, III  
Blalock Law Offices, P.A.  
620 Green Valley Road, Suite 209  
Greensboro, North Carolina 27408  
(336) 274-2343  
tblalock@blalocklawoffices.com

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-----Original Message-----

From: Henderson, Lisa <lhenderson@ncuc.net>  
Sent: Friday, December 21, 2018 10:27 AM  
To: Tommy S. Blalock, III <tblalock@blalocklawoffices.com>  
Cc: lhenders@gmail.com  
Subject: Lump Sum Payment

Good morning Mr. Blalock,

Attached is confirmation of my lump sum payment for your information.

Sincerely,

Lisa

Lisa Henderson  
Administrative Assistant to:  
Commissioners ToNola Brown-Bland, Daniel Clodfelter, and Charlotte Mitchell North Carolina Utilities Commission  
4325 Mail Service Center  
Raleigh, NC 27699  
P (919) 733-0825 F (919) 715-5970  
lhenderson@ncuc.net

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## Account Ledger



Case 1711389 Debtor1 LISA RICHARDSON HENDERSON Trustee TROXLER, ANITA JO KINLAW (GREENSBORO, NC)

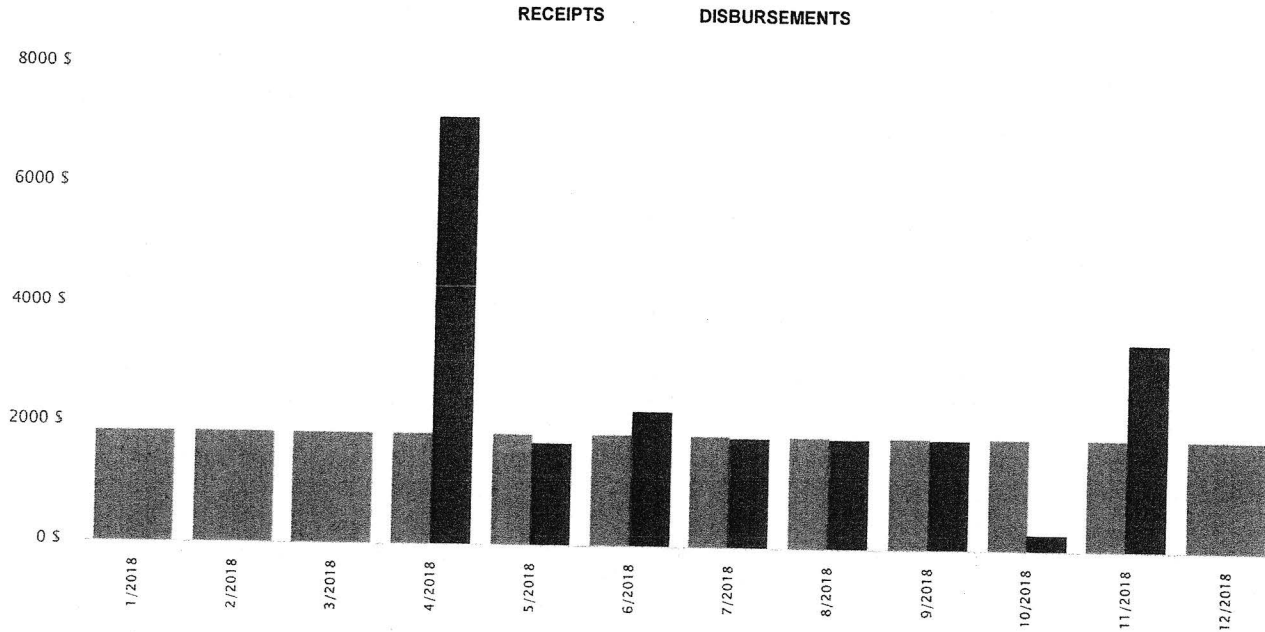
Filter By All Claims

All Payees

All Transactions

All Time

## Receipts &amp; Disbursements



DATE PAID ▼	CLAIM NUMBER	CHECK NUMBER	NAME OF PARTY	DESCRIPTION	AMOUNT
12/06/2018			N/A	(8) CASHIER'S CHECK FROM DEBTOR	\$1875.00
11/30/2018		890678	ANITA JO KINLAW TROXLER	(92) TRUSTEE FEE	-\$242.92
11/30/2018	5	890857	BRANCH BANKING & TRUST COMPANY	(94) AMOUNT DISBURSED TO CREDITOR	-\$175.73
11/30/2018	5	890857	BRANCH BANKING & TRUST COMPANY	(95) INTEREST	-\$34.94
11/30/2018	1	892039	U S BANK TRUST NA	(94) AMOUNT DISBURSED TO CREDITOR	-\$2335.24
11/30/2018	12	892039	U S BANK TRUST NA	(94) AMOUNT DISBURSED TO CREDITOR	-\$510.02
11/30/2018	11	891286	HEATHERSTONE A CONDOMINIUM	(94) AMOUNT DISBURSED TO CREDITOR	-\$19.05
11/30/2018	2	891286	HEATHERSTONE A CONDOMINIUM	(94) AMOUNT DISBURSED TO CREDITOR	-\$152.42
11/05/2018			N/A	(8) CASHIER'S CHECK FROM DEBTOR	\$1875.00
10/31/2018		888929	ANITA JO KINLAW TROXLER	(92) TRUSTEE FEE	-\$20.55
10/31/2018	2	889555	HEATHERSTONE A CONDOMINIUM	(94) AMOUNT DISBURSED TO CREDITOR	-\$107.42
10/31/2018	11	889555	HEATHERSTONE A CONDOMINIUM	(94) AMOUNT DISBURSED TO CREDITOR	-\$17.19
10/31/2018	5	889113	BRANCH BANKING & TRUST COMPANY	(94) AMOUNT DISBURSED TO CREDITOR	-\$109.32
10/31/2018	5	889113	BRANCH BANKING & TRUST COMPANY	(95) INTEREST	-\$39.05
10/03/2018			N/A	(8) CASHIER'S CHECK FROM DEBTOR	\$1875.00
09/28/2018		887266	ANITA JO KINLAW TROXLER	(92) TRUSTEE FEE	-\$130.93
09/28/2018	5	887444	BRANCH BANKING & TRUST COMPANY	(94) AMOUNT DISBURSED TO CREDITOR	-\$101.21

DATE PAID ▼	CLAIM NUMB ER	CHECK NUMB ER	NAME OF PARTY	DESCRIPTION	AMOUNT
09/28/2018	<u>5</u>	887444	BRANCH BANKING & TRUST COMPANY	(95) INTEREST	-\$33.62
09/28/2018	<u>12</u>	887691	DITECH FINANCIAL LLC	(94) AMOUNT DISBURSED TO CREDITOR	-\$232.15
09/28/2018	<u>1</u>	887691	DITECH FINANCIAL LLC	(94) AMOUNT DISBURSED TO CREDITOR	-\$1274.70
09/28/2018	<u>2</u>	887866	HEATHERSTONE A CONDOMINIUM	(94) AMOUNT DISBURSED TO CREDITOR	-\$97.77
09/06/2018			N/A	(8) CASHIER'S CHECK FROM DEBTOR	\$1875.00
08/31/2018	<u>5</u>	885715	BRANCH BANKING & TRUST COMPANY	(94) AMOUNT DISBURSED TO CREDITOR	-\$73.78
08/31/2018	<u>5</u>	885715	BRANCH BANKING & TRUST COMPANY	(95) INTEREST	-\$37.62
08/31/2018		885529	ANITA JO KINLAW TROXLER	(92) TRUSTEE FEE	-\$130.93
08/31/2018	<u>2</u>	886156	HEATHERSTONE A CONDOMINIUM	(94) AMOUNT DISBURSED TO CREDITOR	-\$80.89
08/31/2018	<u>1</u>	885974	DITECH FINANCIAL LLC	(94) AMOUNT DISBURSED TO CREDITOR	-\$1355.12
08/31/2018	<u>12</u>	885974	DITECH FINANCIAL LLC	(94) AMOUNT DISBURSED TO CREDITOR	-\$192.04
08/07/2018			N/A	(8) CASHIER'S CHECK FROM DEBTOR	\$1875.00
07/31/2018		883776	ANITA JO KINLAW TROXLER	(92) TRUSTEE FEE	-\$130.93
07/31/2018	<u>5</u>	883962	BRANCH BANKING & TRUST COMPANY	(94) AMOUNT DISBURSED TO CREDITOR	-\$31.67
07/31/2018	<u>5</u>	883962	BRANCH BANKING & TRUST COMPANY	(95) INTEREST	-\$39.00
07/31/2018	<u>12</u>	884230	DITECH FINANCIAL LLC	(94) AMOUNT DISBURSED TO CREDITOR	-\$122.06
07/31/2018	<u>1</u>	884230	DITECH FINANCIAL LLC	(94) AMOUNT DISBURSED TO CREDITOR	-\$1495.30
07/31/2018	<u>2</u>	884404	HEATHERSTONE A CONDOMINIUM	(94) AMOUNT DISBURSED TO CREDITOR	-\$51.44
07/05/2018			N/A	(8) CASHIER'S CHECK FROM DEBTOR	\$1875.00
06/29/2018		882057	ANITA JO KINLAW TROXLER	(92) TRUSTEE FEE	-\$159.85
06/29/2018	<u>5</u>	882244	BRANCH BANKING & TRUST COMPANY	(94) AMOUNT DISBURSED TO CREDITOR	-\$128.98
06/29/2018	<u>5</u>	882244	BRANCH BANKING & TRUST COMPANY	(95) INTEREST	-\$35.99
06/29/2018	<u>2</u>	882683	HEATHERSTONE A CONDOMINIUM	(94) AMOUNT DISBURSED TO CREDITOR	-\$479.84
06/29/2018	<u>11</u>	882683	HEATHERSTONE A CONDOMINIUM	(94) AMOUNT DISBURSED TO CREDITOR	-\$29.99
06/29/2018	<u>12</u>	882504	DITECH FINANCIAL LLC	(94) AMOUNT DISBURSED TO CREDITOR	-\$284.95
06/29/2018	<u>1</u>	882503	DITECH FINANCIAL LLC	(94) AMOUNT DISBURSED TO CREDITOR	-\$1163.93
06/06/2018			N/A	(8) CASHIER'S CHECK FROM DEBTOR	\$1875.00
05/31/2018		880324	ANITA JO KINLAW TROXLER	(92) TRUSTEE FEE	-\$121.47
05/31/2018	<u>5</u>	880511	BRANCH BANKING & TRUST COMPANY	(94) AMOUNT DISBURSED TO CREDITOR	-\$125.83
05/31/2018	<u>5</u>	880511	BRANCH BANKING & TRUST COMPANY	(95) INTEREST	-\$39.14
05/31/2018	<u>1</u>	880776	DITECH FINANCIAL LLC	(94) AMOUNT DISBURSED TO CREDITOR	-\$1163.90
05/31/2018	<u>12</u>	880776	DITECH FINANCIAL LLC	(94) AMOUNT DISBURSED TO CREDITOR	-\$284.95
05/07/2018			N/A	(8) CASHIER'S CHECK FROM DEBTOR	\$1875.00
04/30/2018		878633	ANITA JO KINLAW TROXLER	(92) TRUSTEE FEE	-\$500.93
04/30/2018	<u>5</u>	878815	BRANCH BANKING & TRUST COMPANY	(95) INTEREST	-\$180.53

DATE PAID ▼	CLAIM NUMB ER	CHECK NUMB ER	NAME OF PARTY	DESCRIPTION	AMOUNT
04/30/2018	<u>1</u>	879055	DITECH FINANCIAL LLC	(94) AMOUNT DISBURSED TO CREDITOR	-\$1164.11
04/30/2018	<u>12</u>	879055	DITECH FINANCIAL LLC	(94) AMOUNT DISBURSED TO CREDITOR	-\$285.00
04/30/2018	<u>4</u>	8000166	INTERNAL REVENUE SERVICE	(94) AMOUNT DISBURSED TO CREDITOR	-\$770.06
04/30/2018	<u>4</u>	8000166	INTERNAL REVENUE SERVICE	(95) INTEREST	-\$55.55
04/30/2018	<u>0</u>	878794	TOMMY S BLALOCK III ESQ	(90) ATTORNEY FEE	-\$4200.00
04/03/2018			N/A	(8) CASHIER'S CHECK FROM DEBTOR	\$1875.00
03/06/2018			N/A	(8) CASHIER'S CHECK FROM DEBTOR	\$1875.00
02/06/2018			N/A	(8) CASHIER'S CHECK FROM DEBTOR	\$1875.00
01/05/2018			N/A	(6) MONEY ORDER FROM DEBTOR	\$1000.00
01/05/2018			N/A	(6) MONEY ORDER FROM DEBTOR	\$875.00



**Claim Detail**

Case 1711389 Debtor1 LISA RICHARDSON HENDERSON  
Trustee TROXLER, ANITA JO KINLAW (GREENSBORO, NC)

**CLAIM DETAIL**

Claim Number 0  
Claim Description ATTORNEY FEE  
Claim Type Code  
Class Type Description PRIORITY  
Class Type Code P  
Level 19  
Comment  
Account Number  
Reference Number 654298  
UCI  
Claim Filed Date

**CLAIM AMOUNTS**

Claim Amount \$4,200.00  
Scheduled Amount \$4,200.00  
Monthly Payment \$0.00  
Collateral Value Amount \$0.00  
Principal Paid \$4,200.00  
Principal Owed \$0.00  
Principal Due Amount \$0.00  
Interest Rate % 0.0000  
Interest Paid \$0.00  
Interest Due Amount \$0.00  
Trustee Percent 0.0000

**CREDITOR INFORMATION**

Creditor Name TOMMY S BLALOCK III ESQ  
Mailing Address BLALOCK LAW OFFICES PA  
620 GREEN VALLEY RD STE 209  
GREENSBORO, NC 27408  
Contact Name  
Phone Number (336) 274-2343  
Creditor Number 142319

**FLAGS**

No Check Indicator  
Stop Disburse Indicator  
Continuing Indicator  
Reserve Indicator

**PAYMENT HISTORY**

DATE	CHECK NUMBER	NAME OF PARTY	DESCRIPTION	PAYMENT AMOUNT	TOTAL
04/30/2018	878794	TOMMY S BLALOCK III ESQ	(90) ATTORNEY FEE	\$4200.00	\$4,200.00

December 20, 2018

Ms. Anita Jo Kinlaw Troxler  
Trustee  
Chapter 13  
500 W Friendly Avenue, Suite 200  
Greensboro, NC 27401-6129

Re: Enclosed Lump-Sum Payment for Case #17-11389  
Lisa R. Henderson

Dear Ms. Troxler,

I just spoke with Ms. Rogers regarding my inability to pay the \$2,550 a month beginning in January 2019, and wanted to pay a lump-sum of **\$10,000.00** on my case to lower the amount I'll be subjected to pay on **January 7, 2019**. I had mentioned this to my attorney Mr. Blalock but apparently your office had no written documentation to confirm my request of December 10, 2018.

Please let me know at your earliest convenience what my expected payment should be, after you receive the cashier's check, which I will drop off on December 21, 2018.

Sincerely,



Lisa R. Henderson  
(443) 820-6573 cell  
(910) 828-4093 home

ANITA JO KINLAW TROXLER  
CHAPTER 13 STANDING TRUSTEE  
GREENSBORO, NC

DEC 21 2018

RECEIVED BY



Pd. CC \$10,000.00



A WARNING: PRINTED ON TONER GRIP CHEMICAL REACTIVE PAPER. VOID APPEARS IF COPIED. FLUORESCENT FIBERS, MICRO PRINTING, TRUE WATERMARK.

# PAYMENT RECEIPT

C428379

Date: December 21, 2018

CHAPTER 13  
500 W FRIENDLY AVE STE 200  
P O BOX 1720  
GREENSBORO, NC 27402-1720  
(336)378-9164


AMOUNT

Receipt #: 000098143

\*\*\*10,000.00\*\*\*

Case Number: 17-11389

Case Name: LISA RICHARDSON HENDERSON

Rec'd By: Lori Jones 





**CALIBER**  
HOME LOANS

RETURN SERVICE ONLY

Please do not send mail to this address  
P.O. Box 619063  
Dallas TX 75261-9063

NMLS ID 15622

REPRESENTATION OF PRINTED DOCUMENT

**Mortgage Statement**

Statement Date: 12/13/2018

7-759-92910-0011667-004-000-010-000-000

LISA R HENDERSON  
PO BOX 1044  
BISCOE NC 27209-1044

If you have questions or concerns about your statement,  
Please contact us at 1-800-401-6587 between the hours of  
9:00am and 6:00pm, Monday through Friday (CST), or email  
us by logging in to your account at  
[myaccount.caliberhomeloans.com](http://myaccount.caliberhomeloans.com) and selecting "Contact Us."

### Bankruptcy Message

Our records show that you are a debtor in bankruptcy. We are sending this statement to you for informational and compliance purposes only. It is not an attempt to collect a debt against you.

If your bankruptcy plan requires you to send your regular monthly mortgage payments to the Trustee, you should pay the Trustee instead of us. Please contact your attorney or the Trustee if you have questions.

If you want to stop receiving statements, write to us.

### Account Information

Outstanding Principal **\$121,856.66**  
Interest Rate 5.500000%  
Prepayment Penalty No

Account Number 9805302206  
Post-Petition Payment Date 01/1/19  
Post-Petition Payment Amount \$3,085.06

Property Address: 8753 HAYSHED LN  
COLUMBIA MD 21045

### Explanation of Payment Amount (Post-Petition Payment)

Principal	\$353.52
Interest	\$535.07
Escrow (Taxes and Insurance)	\$275.52
Regular Monthly Payment	\$1,164.11
Past Unpaid Amount	\$1,920.95
Total Fees and Charges	\$0.00
<b>Total Payment Amount</b>	<b>\$3,085.06</b>

The Payment Amount does not include any amount that was past due before you filed for bankruptcy.

### Transaction Activity (11/14/18 - 12/13/18)

Date	Description	Transaction Amount	Principal	Interest	Escrow	Charges	Unapplied Funds	Fees
12-10-2018	Mortgage Payment	\$1,165.70	\$327.08	\$561.51	\$277.11	\$0.00	\$0.00	\$0.00
12-10-2018	Mortgage Payment	\$1,165.70	\$328.57	\$560.02	\$277.11	\$0.00	\$0.00	\$0.00
12-10-2018	Single Item Receipt	\$3.84	\$0.00	\$0.00	\$0.00	\$0.00	\$3.84	\$0.00

### Past Payments Breakdown:

	Recently Paid	Paid Year to Date
Principal	\$655.65	\$1,627.95
Interest	\$1,121.53	\$2,815.00
Escrow (Taxes and Insurance)	\$554.22	\$1,385.55
Fees	\$0.00	\$0.00
Partial Payment (Unapplied)*	\$513.86	\$1,397.93
<b>Total</b>	<b>\$2,845.26</b>	<b>\$7,226.43</b>

### Important Messages

This statement may not show recent payments you sent to the Trustee that the Trustee has not yet forwarded to us. Please contact your attorney or the Trustee if you have questions.

\*Partial Payments: Any partial payments that you make are not applied to your mortgage, but instead are held in a separate suspense account unless your loan is current, prepaid, or a daily simple interest loan. If you pay the balance of a partial payment, the funds will then be applied to your mortgage.

### Summary of Amounts Past Due Before Bankruptcy Filing (Pre-Petition Arrearage)

Paid Last Month \$510.02  
Total Paid During Bankruptcy \$742.17  
Current Balance **\$14,581.17**

This box shows amounts that were past due when you filed for bankruptcy. It may also include other allowed amounts on your mortgage loan. The trustee is sending us the payments shown here. These are separate from your regular monthly mortgage payment.

PLEASE WRITE YOUR ACCOUNT NUMBER ON YOUR CHECK AND RETURN THE BOTTOM PORTION

Payment Date	Account Number	Payment Amount
01/01/19	9805302206	\$3,085.06

LISA R HENDERSON  
PO BOX 1044  
BISCOE NC 27209-1044

CALIBER HOME LOANS, INC.  
P.O. BOX 650856  
DALLAS, TX 75265-0856

Additional Principal \$ .

Additional Escrow \$ .

Total Amount Enclosed \$ .

If your bankruptcy plan requires you to send your regular monthly mortgage payments to the Trustee, do not send your payment to us. Instead, you should send your payment to the Trustee.

Internet Reprint

**IMPORTANT CALIBER HOME LOANS CONTACT INFORMATION**

<b>Payments*:</b> P.O. Box 650856 Dallas, TX 75265-0856	<b>Payments - Overnight*:</b> Caliber Home Loans Attn: Lockbox Operations 650856 2701 East Grauwylar Rd., BLDG 1 Irving TX 75061	<b>Fax Numbers:</b> Fax payoff requests: 1-405-608-2003	<b>Questions about Tax:</b> Phone: 1-844-815-6406 P.O. Box 9209 Coppell, TX 75019-9210
<b>Correspondence Address:</b> P.O. Box 24610 Oklahoma City, OK 73124	<b>Questions about Property Insurance:</b> Phone: 1-866-825-9268 P.O. Box 7731 Springfield, OH 45501	<b>Questions about Mortgage Insurance:</b> P.O. Box 272556 Oklahoma City, OK 73137-2556	Spanish to English 7-1-1 or 1-888-777-5861 TTY to Voice 7-1-1 or 1-800-735-2989

Notices of Error, Requests for Information or Qualified Written Requests must be sent to: P.O. Box 270415, Oklahoma City, OK 73137. Please include your specific concern or question and account number.

Oregon Residents: Residential mortgage loan servicers are regulated by the Oregon Division of Financial Regulation. To file a complaint, call (866) 814-9710 or visit <http://dfr.oregon.gov>

Caliber Home Loans, Inc., mortgage servicer, is registered with the Superintendent of the New York State Department of Financial Services. Borrowers have the right to file complaints about the servicer with the New York State Department of Financial Services. You may obtain further information from the New York State Department of Financial Services by calling the Department's Consumer Help Unit at 1-877-BANK-NYS or by visiting the Department's website at <http://www.dfs.ny.gov>.

**IMPORTANT PAYMENT INFORMATION**

**Payment Options\*:** Caliber Home Loans, Inc. provides you the following options for making your loan payments.

- Mail: P.O. Box 650856, Dallas, TX 75265-0856
- Pay-by-phone\*: 1-800-401-6587
- \*\* A fee may apply for this service.

**Payment Information:** Additional Amount: Please designate how you want additional funds to be applied; we will apply them as directed provided your account is current. If your account is current, undesignated funds will be applied per the terms of your mortgage loan documents. Regardless of the account status, principal prepayments will only be applied to your account if your contract allows for prepayments.

Your payment is credited on the day it is received at our payment center. It is not credited the day it is postmarked. Payments made by check are processed electronically by using the information listed on the check. Payments by check authorize us to create a one-time electronic funds transfer and process the payment as either a paper check or electronic draft. The check will not be returned to you. If the check does not clear at the time it is presented for processing, we may attempt to withdraw funds from your account electronically one or more times. **Postdated checks will be processed on the date they are received.** Allowable fees may apply for returned or rejected payments.

**Notice of Negative Information:** We may report information about your account to the Credit Bureaus. Late payment, missed payments, other defaults, or bankruptcy filing on your account may be reflected in your credit report.

**\*If your bankruptcy plan requires you to send your regular monthly mortgage payments to the Trustee, do not send your payment to us. Instead, you should send your payment to the Trustee.**

**INSURANCE/PROPERTY TAX INFORMATION**

**Insurance Requirements:** The terms of your loan require that you maintain homeowner's insurance coverage. We suggest that you consult your insurance company to determine these coverage amounts. Flood Insurance is required for all properties located in a Special Flood Hazard Area as designated by FEMA. Policy Information: To protect our mutual interests, the mortgage clause of your policy must include the following: Caliber Home Loans ISAOA, P.O. Box 7731, Springfield, OH 45501. You may also mail or fax a copy of the declaration page to our office (Fax # 1-937-525-4120). For insurance questions you can reach our Insurance Department at 1-866-825-9268.

**Property:** In the event of damage to your home, notify your insurance agent. After the claim has been filed, please contact us at 1-866-940-2335 so that we may guide you through this process. You can also write to us at Insurance Claims, Caliber Home Loans, P.O. Box 6501, Springfield, OH 45501-6501.

**Loans with Escrowed Tax:** For Tax questions call 1-844-815-6406. If your property taxes are paid from an escrow account with us and you receive a tax bill, please forward the bill immediately to the following address: Caliber Home Loans, Inc., P.O. Box 9209 Coppell, TX 75019-9210. Please be sure to write your loan number on the bill. You may also fax current tax bills to our Tax Department at 1-509-797-8974. Evidence of payment for delinquent taxes should be faxed to 817-826-1258.

**FEE SCHEDULE (UNLESS LIMITED BY STATE LAW OR YOUR BANKRUPTCY PROCEEDING)\*\*\***

Appraisal Fee (up to):	\$1,200.00	Late Fees:	Varies	Release / Reconveyance Fee (up to):	\$600.00
Assumption Fee:	Varies	One Time ACH (up to):	\$3.50	Returned Check Fee:	Varies
Bankruptcy Attorney Fees:	Varies	Partial Release (up to):	\$500.00	Subordination (up to):	\$250.00
Brokers Price Opinion (up to):	\$250.00	Policeman, Fireman, Rescue Services (up to):	\$30.00	Title Search (up to):	\$500.00
CEMA Document Fee (Non-Caliber to Caliber):	\$500.00	Prepayment Penalty:	Varies	Vacant Property Registration (up to):	\$11,000.00
CEMA Document Fee (Caliber to Caliber):	\$250.00	Property Inspection (up to):	\$30.00	Western Union (up to):	\$15.00
Fax Fee:	\$5.00	Property Preservation:	Varies		
Foreclosure Attorney Fees:	Varies	Recast (up to):	\$250.00		

Other fees may apply. For complete list visit our website at [www.CaliberHomeLoans.com](http://www.CaliberHomeLoans.com)

**MORTGAGE COUNSELING AND ASSISTANCE AND BANKRUPTCY NOTICE**

**Mortgage Counseling and Assistance:** If you would like counseling or assistance, you can find a list of counselors in your area on the U.S. Department of Housing and Urban Development's website at [www.hud.gov](http://www.hud.gov) or call 1-800-569-4287.

**Automated Account Information:** Account information is easy to access through Caliber Home Loans, Inc. Automated Phone Service by calling 800-401-6587. Please have your loan number and your Social Security Number to access this convenient service. Automated information is available 24/7.

**Bankruptcy Notice:** Please note that notwithstanding anything herein to the contrary, in the event you are subject to an "Automatic Stay" issued by a United States Bankruptcy court, this communication is not intended to collect, assess, or recover a debt. In the event the referenced debt has been discharged in bankruptcy, this communication is not intended to collect, recover, or offset any such debt as a personal liability to you. Please be advised that this communication constitutes neither a demand for payment nor a notice of personal liability. However, unless the bankruptcy court has ordered otherwise, please also note that despite any such bankruptcy filing, whatever rights we hold in the property that secures the obligation remain unimpaired. This means that, unless otherwise ordered by the bankruptcy court, if the requirements of the loan document are not met and the "Automatic Stay" is no longer in effect, we can pursue whatever remedy rights we hold in the property pursuant to the security agreement, such as the right to foreclose. This notice is not intended as legal advice and you should consult your lawyer if you have any legal questions about your rights.





**CALIBER**  
HOME LOANS

RETURN SERVICE ONLY  
Please do not send mail to this address  
PO Box 615045  
Dallas TX 75261-9063

REPRESENTATION OF PRINTED DOCUMENT I

Page 3

**Mortgage Statement**

Statement Date: 12/13/2018

If you have questions or concerns about your statement,  
Please contact us at 1-800-401-6587 between the hours of  
9:00am and 6:00pm, Monday through Friday (CST), or email  
us anytime by logging in to your account at  
[myaccount.caliberhomeloans.com](http://myaccount.caliberhomeloans.com) and selecting "Contact Us."

7-759-92910-0011667-004-000-010-000-000

LISA R HENDERSON  
PO BOX 1044  
BISCOE NC 27209-1044

Account Number	9805302206
Post-Petition Payment Date	01/01/19
Post-Petition Payment Amount	\$3,085.06

Property Address: 8753 HAYSHED LN  
COLUMBIA MD 21045

**Messages or Transaction Activity**

**(Continued)**

Date	Description	Transaction Amount	Principal	Interest	Escrow	Charges	Unapplied Funds	Fees
12-10-2018	Single Item Receipt	\$510.02	\$0.00	\$0.00	\$0.00	\$0.00	\$510.02	\$0.00
12-13-2018	Single Item Receipt	\$510.02	\$0.00	\$0.00	\$0.00	\$0.00	\$510.02	\$0.00
12-13-2018	Single Item Receipt	-\$510.02	\$0.00	\$0.00	\$0.00	\$0.00	-\$510.02	\$0.00





RETURN SERVICE ONLY  
Please do not send mail to this address.  
P.O. Box 619044  
Dallas TX 75261-9063

NMLS ID 15622

REPRESENTATION OF PRINTED DOCUMENT

Case 17-01989 Doc 33 Filed 01/07/19 Page 17 of 19

**Mortgage Statement**  
Statement Date: 11/19/2018

5-759-92472-0032168-011-000-010-000-000

LISA R HENDERSON  
PO BOX 1044  
BISCOE NC 27209-1044

If you have questions or concerns about your statement,  
Please contact us at 1-800-401-6587 between the hours of  
9:00am and 6:00pm, Monday through Friday (CST), or email  
us by logging in to your account at  
[myaccount.caliberhomeloans.com](http://myaccount.caliberhomeloans.com) and selecting "Contact Us."

### Bankruptcy Message

Our records show that you are a debtor in bankruptcy. We are sending this statement to you for informational and compliance purposes only. It is not an attempt to collect a debt against you.

If your bankruptcy plan requires you to send your regular monthly mortgage payments to the Trustee, you should pay the Trustee instead of us. Please contact your attorney or the Trustee if you have questions.

If you want to stop receiving statements, write to us.

### Account Information

Outstanding Principal **\$122,512.31**  
Interest Rate 5.50000%  
Prepayment Penalty No

Account Number 9805302206  
Post-Petition Payment Date 12/1/18  
Post-Petition Payment Amount \$4,256.19

Property Address: 8753 HAYSHED LN  
COLUMBIA MD 21045

### Explanation of Payment Amount (Post-Petition Payment)

Principal	\$351.90
Interest	\$536.69
Escrow (Taxes and Insurance)	\$275.52
<b>Regular Monthly Payment</b>	<b>\$1,164.11</b>
Past Unpaid Amount	\$3,092.08
Total Fees and Charges	\$0.00
<b>Total Payment Amount</b>	<b>\$4,256.19</b>

The Payment Amount does not include any amount that was past due before you filed for bankruptcy.

### Transaction Activity (10/21/18 - 11/19/18)

Date	Description	Transaction Amount	Principal	Interest	Escrow	Charges	Unapplied Funds	Fees
11-16-2018	Single Item Receipt	-\$232.15	\$0.00	\$0.00	\$0.00	\$0.00	-\$232.15	\$0.00

### Past Payments Breakdown:

	Recently Paid	Paid Year to Date
Principal	\$0.00	\$972.30
Interest	\$0.00	\$1,693.47
Escrow (Taxes and Insurance)	\$0.00	\$831.33
Fees	\$0.00	\$0.00
Partial Payment (Unapplied)*	(\$232.15)	\$884.07
<b>Total</b>	<b>(\$232.15)</b>	<b>\$4,381.17</b>

### Important Messages

**We have not received all of your mortgage payments due since you filed for bankruptcy.**

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### Summary of Amounts Past Due Before Bankruptcy Filing (Pre-Petition Arrearage)

Paid Last Month	\$232.15
Total Paid During Bankruptcy	\$232.15
Current Balance	\$15,091.19

This box shows amounts that were past due when you filed for bankruptcy. It may also include other allowed amounts on your mortgage loan. The trustee is sending us the payments shown here. These are separate from your regular monthly mortgage payment.

PLEASE WRITE YOUR ACCOUNT NUMBER ON YOUR CHECK AND RETURN THE BOTTOM PORTION

Payment Date	Account Number	Payment Amount
12/01/18	9805302206	\$4,256.19

LISA R HENDERSON  
PO BOX 1044  
BISCOE NC 27209-1044

CALIBER HOME LOANS, INC.  
P.O. BOX 650856  
DALLAS, TX 75265-0856

Additional Principal	\$	
Additional Escrow	\$	
<b>Total Amount Enclosed</b>	<b>\$</b>	<b></b>

If your bankruptcy plan requires you to send your regular monthly mortgage payments to the Trustee, do not send your payment to us. Instead, you should send your payment to the Trustee.

Internet Reprint

**IMPORTANT CALIBER HOME LOANS CONTACT INFORMATION**

**Payments\*:**  
P.O. Box 650856  
Dallas, TX 75265-0856

**Payments - Overnight\*:**  
Caliber Home Loans  
Attn: Lockbox Operations 650856  
2701 East Graywyler Rd., BLDG 1  
Irving TX 75061

**Fax Numbers:**  
Fax payoff requests: 1-405-608-2003

**Questions about Tax:**  
Phone: 1-844-815-6406  
P.O. Box 9209  
Coppell, TX 75019-9210

**Correspondence Address:**  
P.O. Box 24610  
Oklahoma City, OK 73124

**Questions about Property Insurance:**  
Phone: 1-866-825-9268  
P.O. Box 7731  
Springfield, OH 45501

**Questions about Mortgage Insurance:**  
P.O. Box 272556  
Oklahoma City, OK 73137-2556

Spanish to English 7-1-1 or 1-888-777-5861  
TTY to Voice 7-1-1 or 1-800-735-2989

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**IMPORTANT PAYMENT INFORMATION**

**Payment Options\*:** Caliber Home Loans, Inc. provides you the following options for making your loan payments.

- Mail: P.O. Box 650856, Dallas, TX 75265-0856
- Pay-by-phone\*: 1-800-401-6587

\*\* A fee may apply for this service.

**Payment Information:** Additional Amount: Please designate how you want additional funds to be applied; we will apply them as directed provided your account is current. If your account is current, undesignated funds will be applied per the terms of your mortgage loan documents. Regardless of the account status, principal prepayments will only be applied to your account if your contract allows for prepayments.

Your payment is credited on the day it is received at our payment center. It is not credited the day it is postmarked. Payments made by check are processed electronically by using the information listed on the check. Payments by check authorize us to create a one-time electronic funds transfer and process the payment as either a paper check or electronic draft. The check will not be returned to you. If the check does not clear at the time it is presented for processing, we may attempt to withdraw funds from your account electronically one or more times. **Postdated checks will be processed on the date they are received.** Allowable fees may apply for returned or rejected payments.

**Notice of Negative Information:** We may report information about your account to the Credit Bureaus. Late payment, missed payments, other defaults, or bankruptcy filing on your account may be reflected in your credit report.

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**INSURANCE/PROPERTY TAX INFORMATION**

**Insurance Requirements:** The terms of your loan require that you maintain homeowner's insurance coverage. We suggest that you consult your insurance company to determine these coverage amounts. Flood Insurance is required for all properties located in a Special Flood Hazard Area as designated by FEMA. Policy Information: To protect our mutual interests, the mortgage clause of your policy must include the following: Caliber Home Loans ISAOA, P.O. Box 7731, Springfield, OH 45501. You may also mail or fax a copy of the declaration page to our office (Fax # 1-937-525-4120). For insurance questions you can reach our Insurance Department at 1-866-825-9268.

**Property:** In the event of damage to your home, notify your insurance agent. After the claim has been filed, please contact us at 1-866-940-2335 so that we may guide you through this process. You can also write to us at Insurance Claims, Caliber Home Loans, P.O. Box 6501, Springfield, OH 45501-6501.

**Loans with Escrowed Tax:** For Tax questions call 1-844-815-6406. If your property taxes are paid from an escrow account with us and you receive a tax bill, please forward the bill immediately to the following address: Caliber Home Loans, Inc., P.O. Box 9209 Coppell, TX 75019-9210. Please be sure to write your loan number on the bill. You may also fax current tax bills to our Tax Department at 1-509-797-8974. Evidence of payment for delinquent taxes should be faxed to 817-826-1258.

**FEE SCHEDULE (UNLESS LIMITED BY STATE LAW OR YOUR BANKRUPTCY PROCEEDING)\*\*\***

Appraisal Fee (up to):	\$1,200.00	Late Fees:	Varies	Release / Reconveyance Fee (up to):	\$600.00
Assumption Fee:	Varies	One Time ACH (up to):	\$3.50	Returned Check Fee:	Varies
Bankruptcy Attorney Fees:	Varies	Partial Release (up to):	\$500.00	Subordination (up to):	\$250.00
Brokers Price Opinion (up to):	\$250.00	Policeman, Fireman, Rescue Services (up to):	\$30.00	Title Search (up to):	\$500.00
CEMA Document Fee (Non-Caliber to Caliber):	\$500.00	Prepayment Penalty:	Varies	Vacant Property Registration (up to):	\$11,000.00
CEMA Document Fee (Caliber to Caliber):	\$250.00	Property Inspection (up to):	\$30.00	Western Union (up to):	\$15.00
Fax Fee:	\$5.00	Property Preservation:	Varies	***May be subject to change	
Foreclosure Attorney Fees:	Varies	Recast (up to):	\$250.00		

Other fees may apply. For complete list visit our website at [www.CaliberHomeLoans.com](http://www.CaliberHomeLoans.com).

**MORTGAGE COUNSELING AND ASSISTANCE AND BANKRUPTCY NOTICE**

**Mortgage Counseling and Assistance:** If you would like counseling or assistance, you can find a list of counselors in your area on the U.S. Department of Housing and Urban Development's website at [www.hud.gov](http://www.hud.gov) or call 1-800-569-4287.

**Automated Account Information:** Account information is easy to access through Caliber Home Loans, Inc. Automated Phone Service by calling 800-401-6587. Please have your loan number and your Social Security Number to access this convenient service. Automated information is available 24/7.

**Bankruptcy Notice:** Please note that notwithstanding anything herein to the contrary, in the event you are subject to an "Automatic Stay" issued by a United States Bankruptcy court, this communication is not intended to collect, assess, or recover a debt. In the event the referenced debt has been discharged in bankruptcy, this communication is not intended to collect, recover, or offset any such debt as a personal liability to you. Please be advised that this communication constitutes neither a demand for payment nor a notice of personal liability. However, unless the bankruptcy court has ordered otherwise, please also note that despite any such bankruptcy filing, whatever rights we hold in the property that secures the obligation remain unimpaired. This means that, unless otherwise ordered by the bankruptcy court, if the requirements of the loan document are not met and the "Automatic Stay" is no longer in effect, we can pursue whatever remedy rights we hold in the property pursuant to the security agreement, such as the right to foreclose. This notice is not intended as legal advice and you should consult your lawyer if you have any legal questions about your rights.

You may update your personal information by visiting our website at  
[www.CaliberHomeLoans.com](http://www.CaliberHomeLoans.com) or call 1-800-401-6587.





**CALIBER**  
HOME LOANS

RETURN SERVICE ONLY  
Please do not send mail to this address.  
P.O. Box 619063  
Dallas TX 75261-9063

NMLS ID 15622

REPRESENTATION OF PRINTED DOCUMENT

Case 17-14389 Doc 33 Filed 01/07/19 Page 19 of 19

**Mortgage Statement**  
Statement Date: 10/17/2018

8-759-91760-0008145-003-000-010-000-000

LISA R HENDERSON  
PO BOX 1044  
BISCOE NC 27209-1044

If you have questions or concerns about your statement,  
Please contact us at 1-800-401-6587 between the hours of  
9:00am and 6:00pm, Monday through Friday (CST), or email  
us by logging in to your account at  
[myaccount.caliberhomeloans.com](http://myaccount.caliberhomeloans.com) and selecting "Contact Us."

### Bankruptcy Message

Our records show that you are a debtor in bankruptcy. We are sending this statement to you for informational and compliance purposes only. It is not an attempt to collect a debt against you.

If your bankruptcy plan requires you to send your regular monthly mortgage payments to the Trustee, you should pay the Trustee instead of us. Please contact your attorney or the Trustee if you have questions.

If you want to stop receiving statements, write to us.

### Account Information

Outstanding Principal	\$122,512.31
Interest Rate	5.50000%
Prepayment Penalty	No

Account Number	9805302206
Post-Petition Payment Date	06/01/18
Post-Petition Payment Amount	\$6,095.82

Property Address: 8753 HAYSHED LN  
COLUMBIA MD 21045

### Explanation of Payment Amount (Post-Petition Payment)

Principal	\$350.30
Interest	\$538.29
Escrow (Taxes and Insurance)	\$275.52
<b>Regular Monthly Payment</b>	<b>\$1,164.11</b>
Past Unpaid Amount	\$4,931.71
Total Fees and Charges	\$0.00
<b>Total Payment Amount</b>	<b>\$6,095.82</b>

The Payment Amount does not include any amount that was past due before you filed for bankruptcy.

### Transaction Activity (09/18/18 - 10/17/18)

Date	Description	Transaction Amount	Principal	Interest	Escrow	Charges	Unapplied Funds	Fees
10-05-2018	Mortgage Payment	\$1,165.70	\$325.58	\$563.01	\$277.11	\$0.00	\$0.00	\$0.00
10-05-2018	Single Item Receipt	\$109.00	\$0.00	\$0.00	\$0.00	\$0.00	\$109.00	\$0.00
10-05-2018	Single Item Receipt	\$232.15	\$0.00	\$0.00	\$0.00	\$0.00	\$232.15	\$0.00

### Past Payments Breakdown:

	Recently Paid	Paid Year to Date
Principal	\$325.58	\$972.30
Interest	\$563.01	\$1,693.47
Escrow (Taxes and Insurance)	\$277.11	\$831.33
Fees	\$0.00	\$0.00
Partial Payment (Unapplied)*	\$341.15	\$884.07
<b>Total</b>	<b>\$1,506.85</b>	<b>\$4,381.17</b>

### Important Messages

We have not received all of your mortgage payments due since you filed for bankruptcy.

This statement may not show recent payments you sent to the Trustee that the Trustee has not yet forwarded to us. Please contact your attorney or the Trustee if you have questions.

\*Partial Payments: Any partial payments that you make are not applied to your mortgage, but instead are held in a separate suspense account unless your loan is current, prepaid, or a daily simple interest loan. If you pay the balance of a partial payment, the funds will then be applied to your mortgage

### Summary of Amounts Past Due Before Bankruptcy Filing (Pre-Petition Arrearage)

Paid Last Month	\$0.00
Total Paid During Bankruptcy	\$0.00
Current Balance	\$9,636.54

This box shows amounts that were past due when you filed for bankruptcy. It may also include other allowed amounts on your mortgage loan. The trustee is sending us the payments shown here. These are separate from your regular monthly mortgage payment.

PLEASE WRITE YOUR ACCOUNT NUMBER ON YOUR CHECK AND RETURN THE BOTTOM PORTION

Payment Date	Account Number	Payment Amount
11/01/18	9805302206	\$6,095.82

LISA R HENDERSON  
PO BOX 1044  
BISCOE NC 27209-1044

CALIBER HOME LOANS, INC.  
P.O. BOX 650856  
DALLAS, TX 75265-0856

Additional  
Principal

\$ 0.00

Additional  
Escrow

\$ 0.00

Total Amount  
Enclosed

\$ 6,095.82

If your bankruptcy plan requires you to send your regular monthly mortgage payments to the Trustee, do not send your payment to us. Instead, you should send your payment to the Trustee.

Internet Reprint